

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Sahabahddin Muhammad  
Debtor

Case No. 23-10826-jps  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-1

User: admin

Page 1 of 3

Date Rcvd: Mar 23, 2023

Form ID: 309A

Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2023:**

Recip ID	Recipient Name and Address
db	+ Sahabahddin Muhammad, 924 E 223, Euclid, OH 44123-3304
27465082	AGA, PO Box 11248, Chattanooga, TN 37401-2248
27465105	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Home Depot, PO Box 182676, Columbus, OH 43218-2676
27465085	Capital Recovery System, 750 Cross Pointe Rd Ste S, Columbus, OH 43230-6693
27465087	+ Cintas, 6800 Cintas Blvd., Mason, OH 45040-9151
27465088	+ Cisco Foods, 4747 Grayton Rd, Cleveland, , OH 44135-2300
27465089	+ City of East Cleveland, Finace Department, 14340 Euclid Ave, East Cleveland, OH 44112-3402
27465090	+ City of Euclid Municipal Court, 555 East 222nd, Euclid, OH 44123-2099
27465091	+ Cleveland Heights Municipal Court, 40 Severance Circle, Cleveland Heights, OH 44118-1501
27465093	Community Finance LLC, 5892 Losee Rd # 132-139 North, Las Vegas, NV 89081-6599
27465095	+ Credit Acceptance Corp, 1 Ecolab Pl, Saint Paul, MN 55102-2739
27465097	+ Dominion East Ohio, PO Box 26666, Richmond, VA 23261-6666
27465098	++ EAGLE LOAN COMPANY, 6817 PEARL ROAD, MIDDLEBURG HTS OH 44130-3616 address filed with court:, Eagle Loan, 6817 Pearl Rd, Middleburg Heights, OH 44130
27465099	+ Eagle Recovery, 1636 Hillyer Robinson Industri, Oxford,, AL 36203-1305
27465102	Gordon Food Service, 1363 W 117th St, Lakewood, OH 44107-3010
27465103	+ Handyman Rentals, 2116 Lee Road, Cleveland Heights, OH 44118-2731
27465104	Hertz Car Rental, 8501 Williams Rd, Estero, FL 33928-3325
27465106	Hospitality Control Systems, 1267 Southeast Ave, Tallmadge, , OH 44278-3148
27465107	Illinois Casualty Company, 225 20th St, Rock Island, IL 61201-8810
27465108	+ Jekielek & Janis, 203 E. Pennsylvania Blvd., Feasterville, PA 19053-7845
27465109	+ Joe Hand Promotion Inc., 213 W. Street Road, Feasterville, PA 19053-4116
27465112	+ Lewis A Zipkin, Trustee, 3637 Green, Beachwood, OH 44122-5717
27465113	Merchant Capital Source, LLC dba ZINCH, 17011 Beach Blvd Ste 1140, Huntington Beach, CA 92647-7402
27465114	+ Multi-Flow Dispensers of Ohio, Inc, 4705 Van Epps Road, Brooklyn Heights, OH 44131-1013
27465118	+ Northern District of Ohio, 801 W Superior Ave #400,, Cleveland, OH 44113-1852
27465120	+ Orange Cty Superior Court, CA, 909 N. Main St., Santa Ana , CA 92701-3502
27465121	+ PCG Loan, 16161 Scientific Way, Irvine, CA 92618-4325
27465122	Professional Account Management, PO Box 391, Milwaukee, WI 53201-0391
27465123	Professional Financial Services of Ohio, LLC, 130 Tri County Pkwy Suite 104, Cincinnati, OH 45246-3212
27465125	Rumpke, 3990 Generation Dr., Cincinnati, OH 45251-4906
27465127	Sysco Food Services, 5445 Bonacker Dr, Tampa, , FL 33610-2026
27465129	Thomas and Thomas, 2323 Park Avenue, Cincinnati,, Ohio 45206-2788
27465131	University of Arizona Global Campus, 180 S Arizona Ave Ste 301, Chandler, AZ 85225-9606
27465134	+ York-Lee Inc dba Zagara's Marketplace, 1940 Lee Road, Cleveland Heights, OH 44118-2163

TOTAL: 34

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
----------	----------------------------	-----------	----------------------------

aty	Email/Text: achlawfirm@gmail.com	Mar 23 2023 20:47:00	Allen C. Hufford, Law Offices of Allen C. Hufford, 22408 Lakeshore Blvd., Euclid, OH 44123
tr	+ EDI: QSSTEIN.COM	Mar 24 2023 00:44:00	Sheldon Stein, S. Stein Company LLC, 50 Public Square, Suite 2200, Post Office Box 5606, Cleveland, OH 44101-0606
ust	+ Email/Text: ustregion09.cl.ecf@usdoj.gov	Mar 23 2023 20:47:00	Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
27465083	+ EDI: CINGMIDLAND.COM	Mar 24 2023 00:44:00	AT&T, 1801 Valley View Ln, Farmers Branch, TX 75234-8906
27465084	+ Email/Text: bankruptcynotices@cbecompanies.com	Mar 23 2023 20:48:00	CBE Group, 1309 Technology Parkway, Cedar Falls, IA 50613-6976
27465128	Email/Text: bankruptcy@firstenergycorp.com	Mar 23 2023 20:47:00	The Illuminating Company, 6896 Miller Road, Brecksville, OH 44141
27465086	Email/Text: dl-csgbankruptcy@charter.com	Mar 23 2023 20:48:00	Charter Communications, 400 Atlantic St Fl 10, Stamford, CT 06901-3512
27465092	Email/Text: Bk@c2cfsi.com	Mar 23 2023 20:47:00	Coast to Coast Financial Solutions, 101 Hodencamp Rd Ste 120, Thousand Oaks, CA 91360-5831
27465094	+ Email/Text: SM-JS-Clerk-COCFinance@cuyahogacounty.us	Mar 23 2023 20:47:00	Court of Common Pleas, 1200 Ontario, Cleveland, OH 44113-1678
27465096	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 23 2023 20:59:13	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
27465100	+ Email/Text: bknotice@ercbpo.com	Mar 23 2023 20:47:00	Enhanced Recovery Compan, P O Box 57547, Jacksonville, FL 32241-7547
27465101	Email/Text: bankruptcynotices@finwisebank.com	Mar 23 2023 20:47:00	Finwise Bank, 820 E 9400 S, Sandy, UT 84094-3653
27465110	Email/Text: cs.bankruptcy@jmcbiz.com	Mar 23 2023 20:48:00	Joseph Mann & Creed, PO box 22253, Beachwood, OH 44122-0253
27465111	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 23 2023 20:47:00	Key Bank, 127 Public Square, Cleveland, OH 44114-1217
27465115	^ MEBN	Mar 23 2023 20:44:57	NCB Management Services, Inc, One Allied Drive, Trevose, PA 19053-6945
27465117	+ EDI: NAVIENTFKASMSERV.COM	Mar 24 2023 00:43:00	Nelnet, Po Box 9500, Wilkes Barre, PA 18773-9500
27465119	+ Email/Text: Bankruptcy.notices@tax.state.oh.us	Mar 23 2023 20:48:00	Ohio Attorney General, 30 E. Broad St., 14th Floor, Columbus, OH 43215-3414
27465126	Email/Text: bankruptcy@snapfinance.com	Mar 23 2023 20:47:00	Snap Finance, LLC, 1193 W 2400 S, Salt Lake City, UT 84119-1547
27465130	Email/Text: bankruptcyecf.shared@usfoods.com	Mar 23 2023 20:48:00	US Food, 5445 Spellmire Dr, West Chester, OH 45246-4842
27465132	Email/Text: bankruptcy@webbank.com	Mar 23 2023 20:47:00	Webbank, 215 S State St, Ste 1000, Salt Lake City, UT 84111-2336
27465133	+ Email/Text: BKRMailOps@weltman.com	Mar 23 2023 20:47:00	Weltman , Weinberg & Reis Co., LPA, 323 W Lakeside, Ste 200, Cleveland, OH 44113-1009
TOTAL: 21			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0647-1  
Date Rcvd: Mar 23, 2023

User: admin  
Form ID: 309A

Page 3 of 3  
Total Noticed: 55

Recip ID	Bypass Reason	Name and Address
27465116	##+	Navy Federal Credit Union, 1240 E 9th, RM 2663, Cleveland, OH 44199-9923
27465124	##	Restaurants Depot, 15-24 132nd Street, College Point, NY 11356-2440

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2023

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2023 at the address(es) listed below:

Name	Email Address
Allen C. Hufford	on behalf of Debtor Sahabahddin Muhammad achlawfirm@gmail.com
Sheldon Stein	ssteindocs@gmail.com sstein@ecf.axosfs.com;sheldon@steintrustee.com

TOTAL: 2

**Information to identify the case:**

Debtor 1: Sahabahddin Muhammad Social Security number or ITIN: xxx-xx-3564  
First Name Middle Name Last Name EIN: --\_-----

Debtor 2: Social Security number or ITIN: -----  
(Spouse, if filing) First Name Middle Name Last Name EIN: --\_-----

United States Bankruptcy Court: Northern District of Ohio Date case filed for chapter: 7 3/20/23

Case number: 23-10826-jps

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Sahabahddin Muhammad	
2. All other names used in the last 8 years		
3. Address	924 E 223 Euclid, OH 44123	
4. Debtor's attorney Name and address	Allen C. Hufford Law Offices of Allen C. Hufford 22408 Lakeshore Blvd. Euclid, OH 44123	Contact phone 216-264-0322 Email: <a href="mailto:achlawfirm@gmail.com">achlawfirm@gmail.com</a>
5. Bankruptcy trustee Name and address	Sheldon Stein S. Stein Company LLC 50 Public Square, Suite 2200 Post Office Box 5606 Cleveland, OH 44101	Contact phone (216) 696-7449 Email: <a href="mailto:ssteindocs@gmail.com">ssteindocs@gmail.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114-1235	Hours open: 9:00 AM – 4:00 PM  Contact phone 216-615-4300  Date: 3/23/23
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 17, 2023 at 10:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  *** Valid photo identification required *** *** Proof of Social Security Number required ***	Location:  <b>341 meeting will be conducted remotely. Please check the docket or with the case trustee for procedures.</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 6/16/23</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	